

2007 PROJECTED EMPIRE PLAN EXPERIENCE
In (000's)

	EMPIRE BLUE CROSS	UNITED HEALTHCARE MEDICAL				GHI MHSA				BLUE CROSS DRUG	TOTAL
		Core	NY Enhancement	PA Enhancement	Combined	Core	NY Enhancement	PA Enhancement	Combined		
A Premium (1)	1,600,715	1,566,814	240,331	220,553	2,027,698	73,668	10,508	9,150	93,326	1,472,273	5,194,012
B Incurred Claims (2)	1,442,147	1,397,775	205,790	196,737	1,800,302	64,750	9,598	6,726	81,074	1,310,812	4,634,335
C Administrative Expense (3)	<u>105,018</u>	<u>131,191</u>	<u>14,453</u>	<u>13,724</u>	<u>159,368</u>	<u>13,057</u>	<u>1,872</u>	<u>1,588</u>	<u>16,517</u>	<u>73,918</u>	<u>354,821</u>
D Gain/(Loss) (A-B-C)	<u>53,550</u>	<u>37,848</u>	<u>20,088</u>	<u>10,092</u>	<u>68,028</u>	<u>(4,139)</u>	<u>(962)</u>	<u>836</u>	<u>(4,265)</u>	<u>87,543</u>	<u>204,856</u>

(1) Earned Premium - Premium which pays for coverage for the period reported (accrual basis).

(2) Incurred Claims - Represents the cost of covered services provided during the period reported by the insurance company (accrual basis).

(3) Administrative Expenses - All charges by the insurance carrier other than for the payment of claims. Includes carrier's cost to administer the program, interest charges, and other retention.

Source: Carrier 2007 1st Quarter Reports
Includes SEHP